



I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

PATENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On December 12, 2005

Hiba Moussa Rayan
(Type or print name of person mailing paper)

(Signature of person mailing paper)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: **09/839,838**

Filed: April 23, 2001

For: **METHOD AND MEANS FOR CONDUCTING CASHLESS FINANCIAL TRANSACTIONS**

Art Unit: 3624

Examiner: Hani Kazimi

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed September 13, 2005, please enter the following amendments and remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 8 of this paper.